Fill in this information to identify the case:

Debtor 1 April Terese Canaan

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA (State)

Case number 6:19-bk-17704-WJ

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known)**:** 13

Last 4 digits of any number you use to identify the debtor's account: 2982

Property Address: 6049 Red Spur Ct (Number Street)

Fontana, CA 92336-4548 (City State ZIP Code)

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $ ____________

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ___/___/_____ (MM / DD / YYYY)

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 1 payment at $2,566.09 (Suspense $2,484.99)	(a)	$ 81.10
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	$ 0.00
c. Total. Add lines a and b.	(c)	$ 81.10

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 01/01/2024 (MM / DD / YYYY)

Debtor 1 April Terese Canaan
First Name Middle Name Last Name

Case number (if known) 6:19-bk-17704-WJ

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box.

☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✖ /s/ Jennifer C. Wong
Attorney For Creditor

Date 02/12/2024

Print Jennifer C. Wong, Esq.
First Name Middle Name Last Name

Title Attorney for Creditor

Company McCarthy & Holthus, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 2763 Camino Del Rio South, Suite 100
Number Street

San Diego, CA 92108
City State ZIP Code

Contact phone 877-369-6122

Email bknotice@mccarthyholthus.com

Loan Number: [redacted]
Mortgagor Last Name: CANAAN
Property Address: 6049 RED SPUR CT FONTANA CA 92336

Date Produced:

Filing Date: 8/30/2019
Case Number: 19-17704
Investor:
Next Analysis:

LPS COMPARISON

TRANSACTION DATE	AMOUNT RECEIVED	CONT. DATE APPLIED TO	CONT. PYMT AMOUNT	CONT. PYMT SHOULD BE	DIFFERENCE OF ESCROW	TO/FROM LPS SUSPENSE	LPS SUSPENSE BALANCE
					$0.00	$0.00	$283.83
9/4/2019	$228.00	suspense			$0.00	$228.00	$511.83
9/11/2019		escrow	$212.12	$212.12	$0.00	-$212.12	$299.71
		lc fees	$149.71	$149.71	$0.00	-$149.71	$150.00
9/11/2019		ppfn	$150.00	$150.00	$0.00	-$150.00	$0.00
9/20/2019	$2,781.32	suspense			$0.00	$2,781.32	$2,781.32
9/27/2019		8/1/2019	$2,707.71	$2,707.71	$0.00	-$2,707.71	$73.61
10/15/2019	$2,781.32	**9/1/2019**	**$2,707.71**	$2,707.71	$0.00	$73.61	$147.22
11/12/2019	$123.62	trustee			$0.00	$123.62	$270.84
11/13/2019		escrow	$87.89		$87.89	-$87.89	$182.95
		lc fees	$35.73		$35.73	-$35.73	$147.22
11/19/2019	$2,707.71	10/1/2019	$2,707.71	$2,707.71	$0.00	$0.00	$147.22
12/13/2019	$87.91	trustee			$0.00	$87.91	$235.13
12/16/2019		lc fees	$14.30		$14.30	-$14.30	$220.83
12/16/2019		lc fees	$73.61		$73.61	-$73.61	$147.22
12/31/2019	$2,781.32	11/1/2019	$2,707.71	$2,707.71	$0.00	$73.61	$220.83
1/13/2020	$64.00	trustee			$0.00	$64.00	$284.83
1/14/2020		lc fees	$27.97		$27.97	-$27.97	$256.86
1/28/2020	$2,781.32	12/1/2019	$2,707.71	$2,707.71	$0.00	$73.61	$330.47
1/29/2020		ppfn	$294.44		$294.44	-$294.44	$36.03
2/11/2020	$63.97	trustee			$0.00	$63.97	$100.00
3/9/2020	$2,769.82	1/1/2020	$2,707.71	$2,707.71	$0.00	$62.11	$162.11
3/13/2020	$63.94	trustee			$0.00	$63.94	$226.05
4/7/2020	$2,874.72	**2/1/2020**	**$2,696.21**	$2,696.21	$0.00	$178.51	$404.56
4/10/2020	$63.80	trustee			$0.00	$63.80	$468.36
5/11/2020	$63.87	trustee			$0.00	$63.87	$532.23
5/19/2020	$2,769.82	3/1/2020	$2,696.21	$2,696.21	$0.00	$73.61	$605.84
6/12/2020	$2,769.82	4/1/2020	$2,696.21	$2,696.21	$0.00	$73.61	$679.45
6/15/2020	$309.45	trustee			$0.00	$309.45	$988.90
7/13/2020	$86.52	trustee			$0.00	$86.52	$1,075.42
7/29/2020	$2,769.82	5/1/2020	$2,696.21	$2,696.21	$0.00	$73.61	$1,149.03
8/10/2020	$86.53	trustee			$0.00	$86.53	$1,235.56
9/10/2020	$2,769.12	6/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$1,308.47

TRANSACTION DATE	AMOUNT RECEIVED	CONT. DATE APPLIED TO	CONT. PYMT AMOUNT	CONT. PYMT SHOULD BE	DIFFERENCE OF ESCROW	TO/FROM LPS SUSPENSE	LPS SUSPENSE BALANCE	
9/14/2020	$86.55	trustee			$0.00	$86.55	$1,395.02	
10/6/2020	$2,769.12	7/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$1,467.93	
10/15/2020	$86.57	trustee			$0.00	$86.57	$1,554.50	
10/23/2020	$2,769.12	8/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$1,627.41	
11/13/2020	$2,769.12	9/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$1,700.32	
11/16/2020	$86.59	trustee			$0.00	$86.59	$1,786.91	
12/22/2020	$102.68	trustee			$0.00	$102.68	$1,889.59	
12/29/2020	$2,769.12	10/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$1,962.50	
1/11/2021	$129.00	trustee			$0.00	$129.00	$2,091.50	
2/4/2021	$2,769.12	11/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$2,164.41	
2/16/2021	$129.13	trustee			$0.00	$129.13	$2,293.54	
3/3/2021	$2,769.12	12/1/2020	$2,696.21	$2,696.21	$0.00	$72.91	$2,366.45	
3/15/2021	$129.32	trustee			$0.00	$129.32	$2,495.77	
4/2/2021	$2,795.65	1/1/2021	$2,696.21	$2,696.21	$0.00	$99.44	$2,595.21	
4/12/2021	$129.57	trustee			$0.00	$129.57	$2,724.78	
4/19/2021	$2,533.04	suspense			$0.00	$2,533.04	$5,257.82	
5/10/2021	$129.92	trustee			$0.00	$129.92	$5,387.74	
6/3/2021	$2,533.04	**2/1/2021**	**$2,727.73**	$2,727.73	$0.00	-$194.69	$5,193.05	
6/14/2021	$140.51				$0.00	$140.51	$5,333.56	
6/22/2021		**3/1/2021**	$2,459.44	**$2,459.44**	$0.00	-$2,459.44	$2,874.12	
7/12/2021	$141.37	trustee			$0.00	$141.37	$3,015.49	
7/27/2021	$2,533.04	4/1/2021	$2,459.44	$2,459.44	$0.00	$73.60	$3,089.09	
8/18/2021	$142.85	trustee			$0.00	$142.85	$3,231.94	
8/24/2021	$2,533.04	5/1/2021	$2,459.44	$2,459.44	$0.00	$73.60	$3,305.54	
9/13/2021	$7,206.15	6/1/2021	$2,459.44	$2,459.44	$0.00	$4,746.71	$8,052.25	
9/13/2021		7/1/2021	$2,459.44	$2,459.44	$0.00	-$2,459.44	$5,592.81	
9/13/2021		8/1/2021	$2,459.44	$2,459.44	$0.00	-$2,459.44	$3,133.37	
9/14/2021		ppfn	$207.01	$207.01	$0.00	-$207.01	$2,926.36	
9/15/2021	$146.28	trustee			$0.00	$146.28	$3,072.64	
9/16/2021	$2,459.44	suspense			$0.00	$2,459.44	$5,532.08	
9/17/2021		ppfn	$150.00	$150.00	$0.00	-$150.00	$5,382.08	
9/17/2021		9/1/2021	$2,459.44	$2,459.44	$0.00	-$2,459.44	$2,922.64	
10/13/2021	$69.43	trustee			$0.00	$69.43	$2,992.07	Claim PIF
10/18/2021	$2,459.44	10/1/2021	$2,459.44	$2,459.44	$0.00	$0.00	$2,992.07	
11/3/2021		principal	$568.19	$568.19	$0.00	-$568.19	$2,423.88	
11/16/2021	$2,459.44	11/1/2021	$2,459.44	$2,459.44	$0.00	$0.00	$2,423.88	
12/14/2021	$2,459.44	12/1/2021	$2,459.44	$2,459.44	$0.00	$0.00	$2,423.88	
1/19/2022	$2,459.44	1/1/2022	$2,459.44	$2,459.44	$0.00	$0.00	$2,423.88	
2/18/2022	$2,504.98	**2/1/2022**	**$2,504.98**	$2,504.98	$0.00	$0.00	$2,423.88	

TRANSACTION DATE	AMOUNT RECEIVED	CONT. DATE APPLIED TO	CONT. PYMT AMOUNT	CONT. PYMT SHOULD BE	DIFFERENCE OF ESCROW	TO/FROM LPS SUSPENSE	LPS SUSPENSE BALANCE
3/16/2022	$2,504.98	3/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
4/18/2022	$2,504.98	4/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
5/16/2022	$2,504.98	5/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
6/14/2022	$2,504.98	6/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
7/15/2022	$2,504.98	7/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
8/19/2022	$2,504.98	8/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
9/15/2022	$2,504.98	9/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
10/14/2022	$2,504.98	10/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
11/25/2022	$2,504.98	11/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
1/10/2023	$2,504.98	12/1/2022	$2,504.98	$2,504.98	$0.00	$0.00	$2,423.88
2/7/2023	$2,566.09	1/1/2023	$2,504.98	$2,504.98	$0.00	$61.11	$2,484.99
3/15/2023	$2,566.09	**2/1/2023**	**$2,566.09**	**$2,566.09**	$0.00	$0.00	$2,484.99
4/4/2023	$2,566.09	3/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
5/1/2023	$2,566.09	4/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
5/31/2023	$2,566.09	5/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
7/11/2023	$2,566.09	6/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
8/16/2023	$2,566.09	7/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
9/14/2023	$2,566.09	8/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
10/17/2023	$2,566.09	9/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
11/14/2023	$2,566.09	10/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
1/4/2024	$2,566.09	11/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
1/23/2024	$2,566.09	12/1/2023	$2,566.09	$2,566.09	$0.00	$0.00	$2,484.99
		1/1/2024			$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99
					$0.00	$0.00	$2,484.99

M&H File No. CA-19-157686

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
2763 Camino Del Rio S., Suite 100
San Diego, CA 92108

A true and correct copy of the foregoing document entitled (*specify*): **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)**: Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 2/12/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

TRUSTEE
Rod Danielson (TR)
notice-efile@rodan13.com

DEBTOR(S) COUNSEL
Benjamin Heston
bhestonecf@gmail.com

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:
On (*date*) 2/12/2024, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

DEBTOR(S)
April Terese Canaan, 6049 Red Spur Court, Fontana, CA 92336

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _______________, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

2/12/2024	Hue Banh	/s/ Hue Banh
Date	*Printed Name*	*Signature*